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PTO/SB/05 (11-00)

Approved for use through 10/31/2002. OMB 0651-0035

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Application Number	09/845,138
Filing Date	04/30/2001
First Named Inventor	OTERO
Group Art Unit	
Examiner Name	
Attorney Docket Number	21710-68171

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I/We appoint **STEVEN B. HORN** as my/our attorney(s) or agent(s) to prosecute the application identified above, entitled **APPARATUS, METHODS, AND ARTICLES OF MANUFACTURE FOR CONSTRUCTING AND EXECUTING COMPUTERIZED TRANSACTION PROCESSES AND PROGRAMS**, and to transact all business in the United States Patent and Trademark Office connected therewith.

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 Assignee of record of the entire interest. See 37 CFR 3.7.1 (Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)).

SIGNATURE of Applicant or Assignee of Record

Name	STEVEN B. HORN
Signature	
Date	7/23/01

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of THREE (3) forms are submitted.

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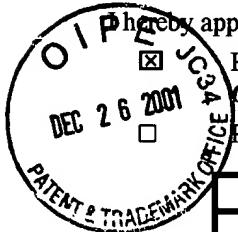
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SIGNATURE of Applicant or Assignee of Record

Name	HERNAN G. OTERO
Signature	
Date	6/12/2001

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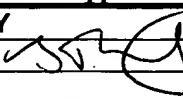
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SIGNATURE of Applicant or Assignee of Record

Name	JOHN TUMILTY
Signature	
Date	6/6/01

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